

worldpay

TATA
CONSULTANCY
SERVICES



**PW
19**

Worldpay - A Digital Transformation Journey to Accelerate and Automate Dispute Processing

Speakers

Travis Dowden

Leader IT
Worldpay

Gopinath Munusamy

PEGA Practice
Digital Automation Head
TCS

Subhankar Ghosal

Enterprise Architect
TCS


TCS Overview | At-a-glance

 **\$20.91 BN** Revenue FY 19


 **\$5.5 BN** Revenue from digital


 Among the **Top 10** Global IT Service Providers

 **900 +** Clients* 55 countries

 **190** Solution Centers in 18 countries

 **35.9%** Women employees

 **\$108 BN** Market cap, April 2018

 **424,285** Employees 147 nationalities



TCS is a global IT services, consulting and business solutions leader partnering with the world's leading businesses in their transformational journeys



The new era demands a different mindset ...

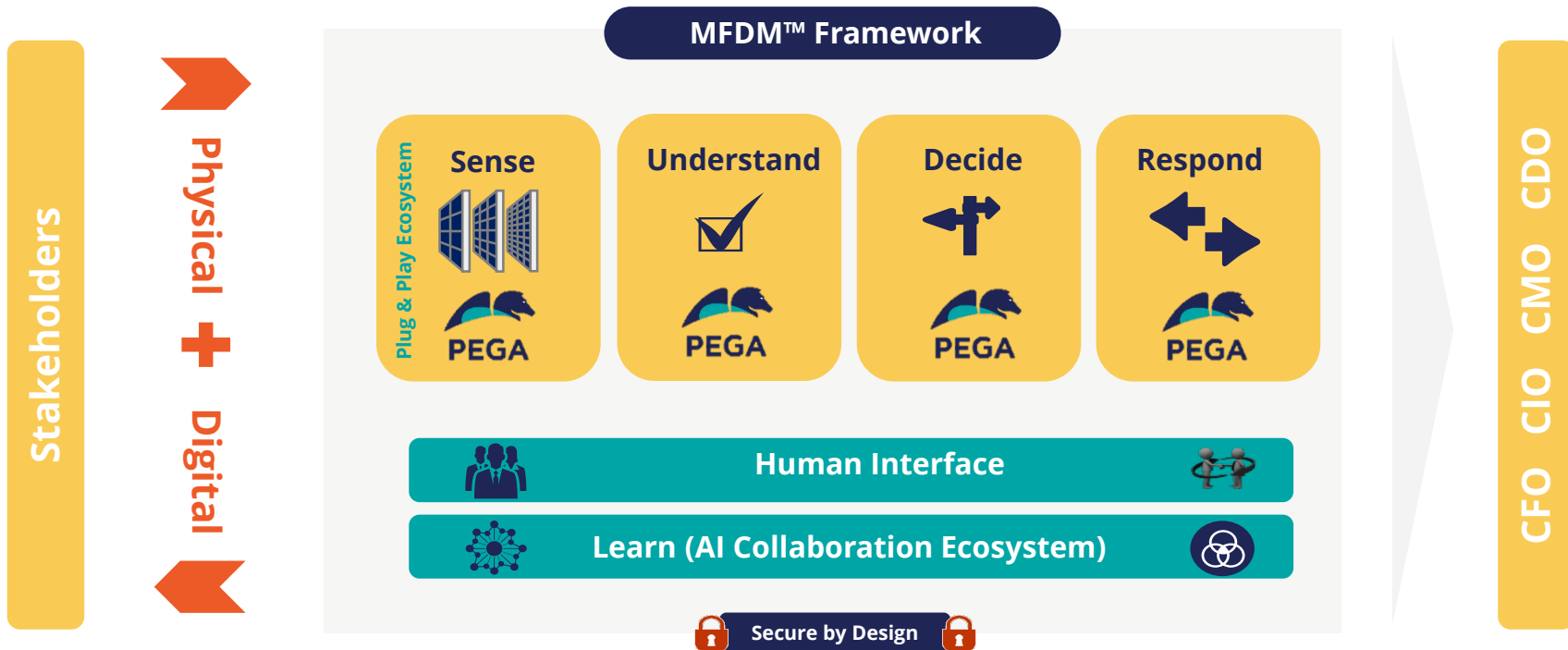
worldpay

TATA
CONSULTANCY
SERVICES



Machine First Delivery Model™ Framework

With PEGA Fitment



worldpay

- Worldpay powers global integrated omni-commerce in 146 countries and 126 currencies
- #1 in cross-border ecommerce, processing over 40 billion transactions and over \$1.7 trillion payment volume annually
- More than 300 payment types



The Quest to Support 'Modern Money'

worldpay

TATA
CONSULTANCY
SERVICES

Global payment industry in 2014

- A shift in the payments market and the rise of digital commerce
- Merchants could offer a completely integrated payment experience
- New payments market provided data for customer and market insights
- More businesses of all sizes could participate on a global scale with the digital market

Worldpay in 2014

- Significant potential growth opportunity by
 - Increasing volume with more financial institutions
 - Enhancing customer experience



Issuer Disputes Processing

Worldpay Resolve

- What is a dispute
- Signature and PIN disputes processing
- Signature disputes (Visa, MasterCard)
- PIN disputes (17 networks)



Challenges

- Network expertise required
 - Multiple networks (Schemes)
 - No customer self-service available
- Significant manual effort required to process disputes
 - Minimal automation
- Multiple legacy systems required for processing
 - Disjointed customer experience
 - Increased costs in support and maintenance



New Capabilities for Dispute Lifecycle Management

worldpay

TATA
CONSULTANCY
SERVICES

Capabilities	Worldpay Legacy System	Pega Smart Disputes	Worldpay Resolve (Enhanced by TCS)
Integrated transaction look-up	✘	✓	✓
Initiation of dispute using comprehensive questionnaire	✘	✓	✓
Integrated Reason Code Adviser	✘	✓	✓
Transaction look-up & case initiation real-time for Visa	✘	✓	✓
Fraud reporting & chargeback processing real-time for Visa	✘	✓	✓
Processing of Pre-arbitration & Arbitration real-time for Visa	✘	✓	✓
Processing of Pre-compliance & Compliance real-time for Visa	✘	✘	✓
Processing of disputes for 17 different PIN networks	✘	✘	✓
Processing of auto-chargebacks real-time for Visa	✘	✘	✓
Processing of unmatched Re-representation in batch mode	✘	✘	✓



Multi Issuer Support



Rejects Handling



No Match Auto CB



Unmatched Case
Creation



FI Approval Process

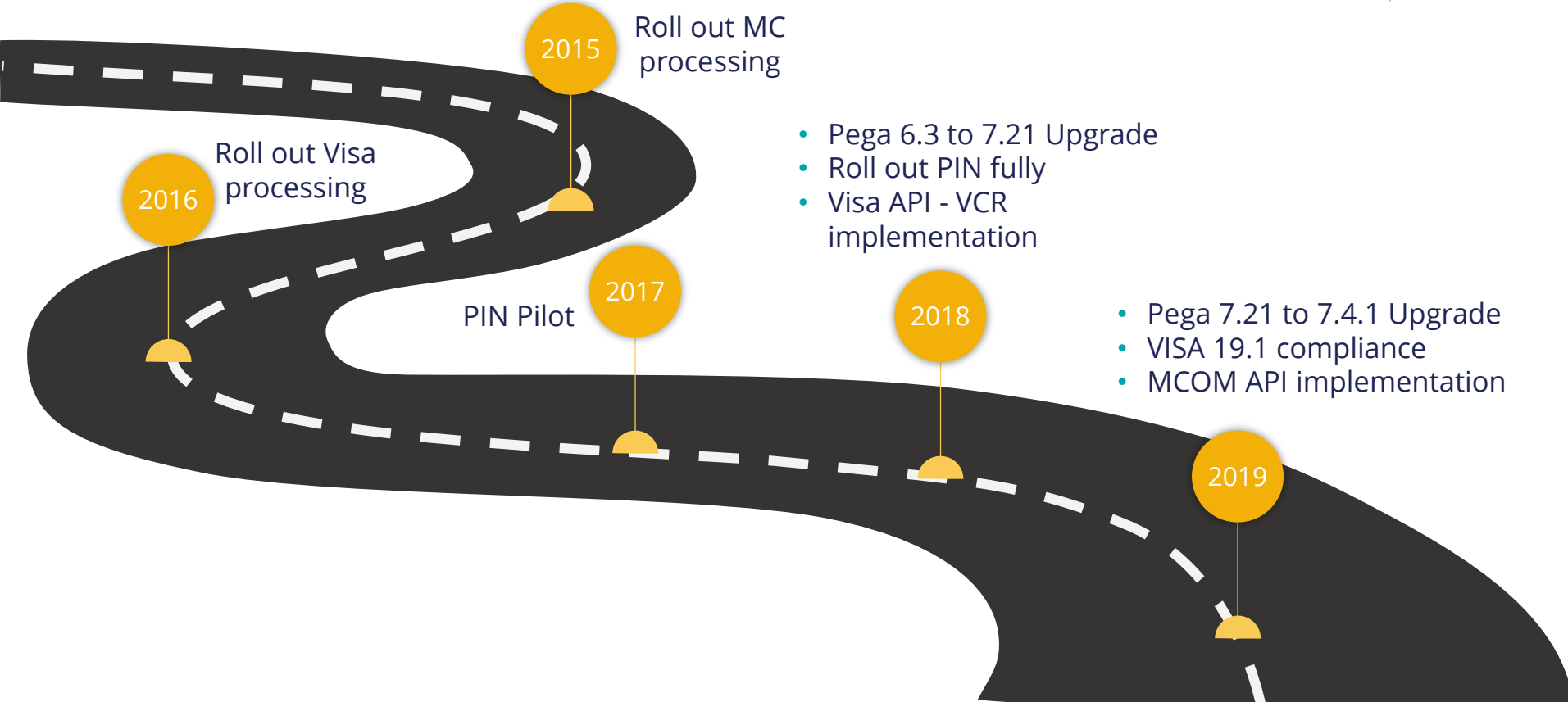


Pending Auth Transaction

Innovate and constantly strive for better solutions

TCS provided innovative solutions to build an end-to-end dispute automation software in Worldpay by configuring and customizing the extension points provided by Pega Smart Disputes.

Worldpay Resolve Journey



Benefit 1: Straight Through Processing

- The Resolve system automates responses and reduces non-value human touchpoints
 - Low dollar write-off
 - Automated chargebacks for transactions that don't match a valid card number
 - Customized dispute capability for non-settled transactions
 - Automated dispute creation once the transaction has settled
- Manual tracking efforts are minimized
- Case resolution becomes easier with Duplicate and Credit search functionality



Benefit 2: Dispute Submission Improvements

worldpay

TATA
CONSULTANCY
SERVICES

Legacy Disputes System

- Cardholder reports dispute or fraud to call center
- Call center creates a request for another team to create a dispute
- Dispute gets processed in a daily batch process
- Took an average of 3 days to submit a chargeback



Resolve System

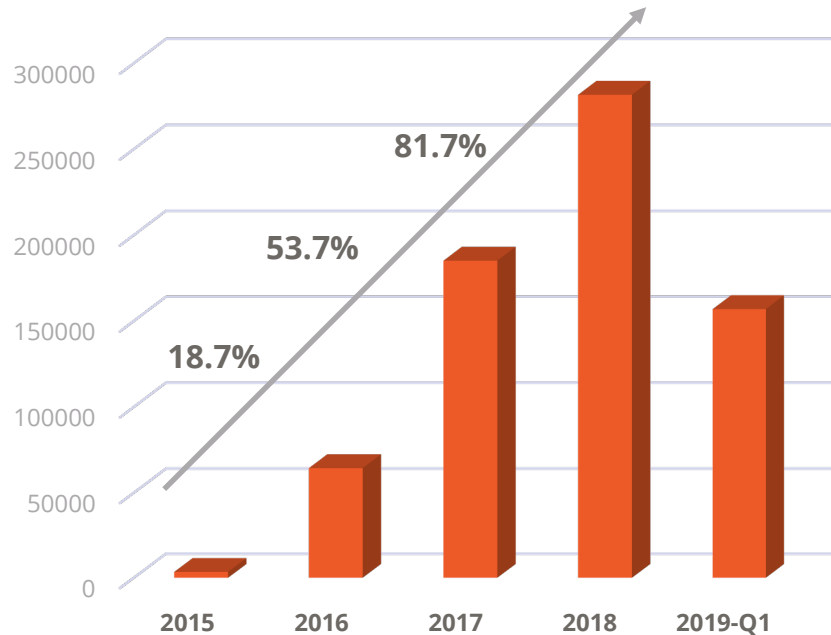
- Cardholder reports dispute or fraud to WP call center
- Call center representatives enter the dispute directly in Resolve
- Most disputes are submitted to the network immediately
- Remainder will be submitted in a same day batch process

The Journey Showed Progress Along the Way

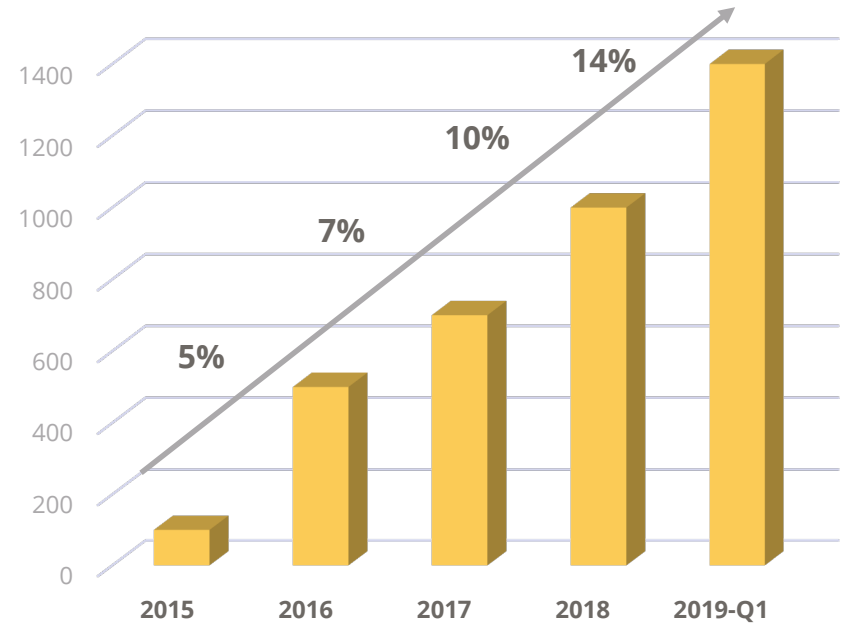
worldpay

TATA
CONSULTANCY
SERVICES

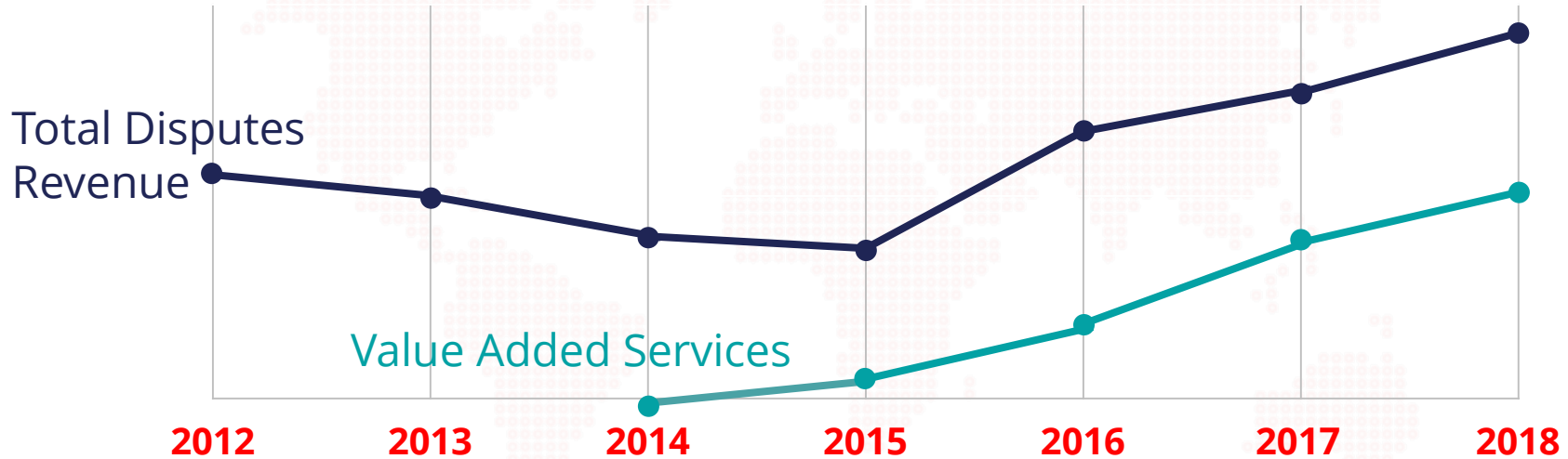
Chargebacks processed



Financial Institutions Count



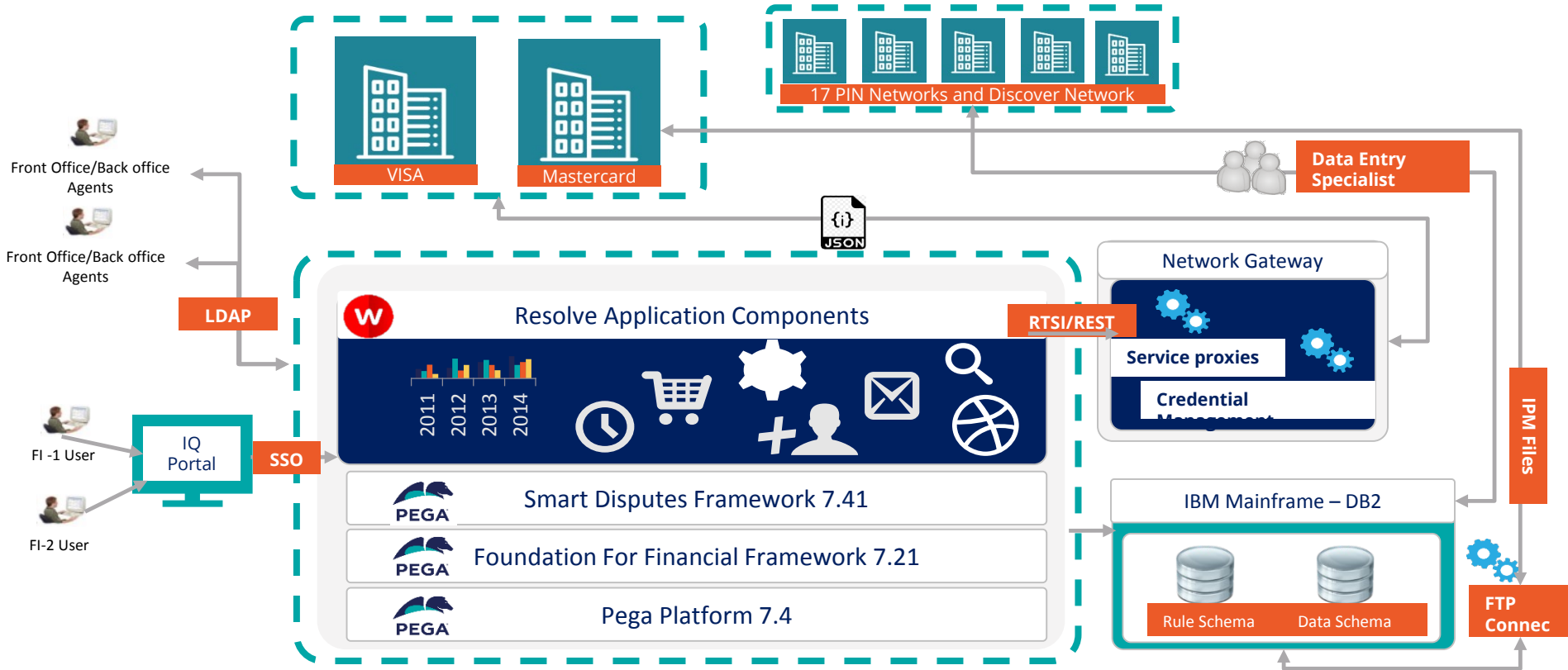
WorldPay Revenue



- 1 Revenue dipped till 2014
- 2 Pega Disputes Project commenced in 2014 and rolled out in 2015
- 3 Disputes revenue from value added services has climbed steadily since 2015

The Team's Perspective

Conceptual Architecture - Resolve



Resolve Upgrade Strategy



Plan

Compliance upgrade with a mix of IN and OUT of place upgrade.



Execution

Conducted multiple rounds of Dry-run in STAGE and DR to mitigate potential issues with in-place Upgrade.



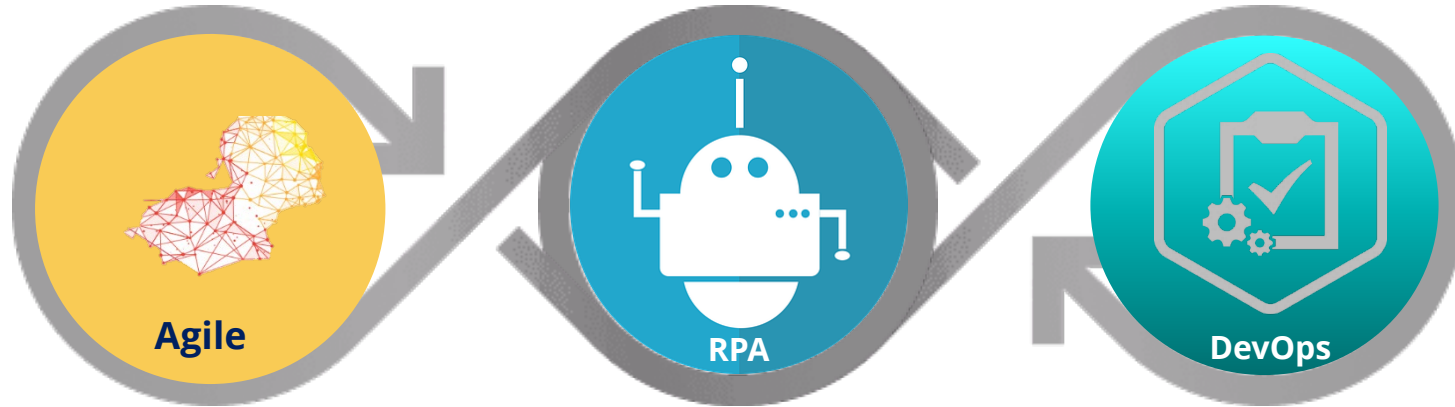
Test Driven Development

Conducted Data migration exercises in STAGE to identify/address possible issues with in flight disputes.



Launch

Went live with no downtime for the system on business hrs.



- TCS was the 1st Agile implementation partner in Worldpay
- Worldpay is currently practicing the Scaled Agile Framework
- Agile combined with DevOps has helped WorldPay to achieve critical milestones for the past 5 years.

- Many Legacy processes are automated which are eligible for RPA
- Small Dollar WriteOff
- Auto select of the Chargeback Reason Codes
- Dedicated process improvement team that are continuously analyzing processes for automation or enhancement.

- Extensive use of Tosca- Script less test automation tool.
- Automation test suites increased the “ready for market” delivery by 90%
- Multiple test environments are continuously updated and merged.
- Currently evaluating the engagement of DevOps Accelerators.

Q&A

Thank You



PEGA[®]

Build for Change[®]